## Case 19-11098 Doc 8 Filed 01/28/19 Page 1 of 2

Information	to identify the case:		
Debtor 1	Charles Smith	Social Security number or ITIN xxx-xx-4700	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name  First Name Middle Name Last Name	EIN Social Security number or ITIN	
		EIN	
United States Bankruptcy Court		Date case filed for chapter 7 1/28/19	
Case number:	19-11098 MMH Chapter: 7		

## Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Visit <a href="http://www.mdb.uscourts.gov">http://www.mdb.uscourts.gov</a> and click on Filing Without An Attorney for additional resources and information.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court

with the court.					
		About Debtor 1:	About Debtor 2:		
1.	Debtor's full name	Charles Smith			
2.	All other names used in the last 8 years				
3.	Address	623 South Wickham Road Baltimore, MD 21229			
4.	<b>Debtor's attorney</b> Name and address	Jeffrey M. Sirody Jeffrey M. Sirody and Associates, P.A. 1777 Reisterstown Road Suite 360 E Baltimore, MD 21208	Contact phone 410–415–0445 Email: <u>smeyers5@hotmail.com</u>		
5.	Bankruptcy trustee Name and address	Marc H. Baer 455 Main Street Reisterstown, MD 21136	Contact phone 443–712–2529 Email: mbaer@waldmangrossfeld.com		

For more information, see page 2 >

**Debtor Charles Smith** Case number 19-11098 6. Bankruptcy clerk's office Baltimore Division Hours open: 101 West Lombard Street, Ste. 8530 8:45 - 4:00 PM Baltimore, MD 21201 Documents in this case may be filed at this address. You may Contact phone (410) 962-2688 inspect all records filed in this case Clerk of the Bankruptcy Court: at this office or online at Mark A. Neal Date: 1/29/19 www.pacer.gov. 7. Meeting of creditors Location: March 5, 2019 at 10:00 AM 101 W. Lombard Street, Garmatz Debtors must attend the meeting to Courthouse, 2nd Fl., #2650, Baltimore, be questioned under oath. In a joint The meeting may be continued or adjourned to a later date. MD 21201 case, both spouses must attend. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. 8. Presumption of abuse The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. 9. Deadlines File by the deadline to object to discharge or Filing deadline: 5/6/19 to challenge whether certain debts are The bankruptcy clerk's office must receive dischargeable: these documents and any required filing fee by the following deadlines. You must file a complaint: if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: · if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If 10. Proof of claim it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Please do not file a proof of claim unless you receive a notice to do so. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court 11. Creditors with a foreign address to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and 12. Exempt property distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

13. Debtor electronic bankruptcy

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The U.S. Bankruptcy Court for the District of Maryland offers all parties the ability to receive court notices

and orders via email, instead of U.S. mail. To participate, debtors must complete and file a DeBN request form with the Court — additional information is available under Programs & Services at

http://www.mdb.uscourts.gov. Other parties (non-debtors) can register at ebn.uscourts.gov.